

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

IN RE:	)	In Bankruptcy Under Chapter 7
	)	
STEVEN L. KARSTENDIEK,	)	Case No. 07-72443
	)	
Debtor.	)	Judge Manuel Barbosa

**RUSTEE'S FINAL ACCOUNT, CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION FOR DISCHARGE OF THE TRUSTEE**

TO: THE HONORABLE BANKRUPTCY JUDGE MANUEL BARBOSA

Final distribution of all monies has been made in accordance with the Order Awarding Compensation and Expenses and the Trustee's Distribution Report.

All checks were issued. All evidence of all cancelled checks are attached as Group Exhibit "A,

The final bank statement is attached as Exhibit "B" reflecting a balance of zero for this estate.

The Trustee certifies that the estate has been fully administered, request that he be discharged, and the case closed pursuant to 11 U.S.C. Section 350.


  
\_\_\_\_\_  
TRUSTEE, JAMES E. STEVENS

**CERTIFICATION OF REVIEW**

The United States Trustee has reviewed the Final Account, Certification that the Estate has been Fully Administered and Application for Discharge of the trustee in accordance with the standards set forth in the MOU dated April 1, 1999 and has no objection to the trustee's certification that the estate has been fully administered and is ready to close.

Dated: 1-5-09

WILLIAM T. NEARY,  
United States Trustee

By:   
\_\_\_\_\_  
CHRISTINE K. MILLER, Paralegal Specialist

BARRICK, SWITZER, LONG  
BALSLEY & VAN EVERA  
BY: JAMES E. STEVENS  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611



JPMorgan Chase Bank, N.A.  
 Bankruptcy Management Services  
 4 New York Plaza  
 New York, NY 10004

November 01, 2008 through November 28, 2008

Primary Account: **000312096996165**

### CUSTOMER SERVICE INFORMATION

Service Center: **1-800-634-5273**

00015937 DBI 802 24 33608 - NNNNN 1 000000000 60 0000

07-72443 KARSTENDIEK STEVEN L  
 DEBTOR  
 330420 JAMES STEVENS TRUSTEE  
 BRANCH 312 4 NYP 17TH FL  
 NEW YORK NY 10004



## CONSOLIDATED BALANCE SUMMARY

### ASSETS

	ENDING BALANCE PRIOR PERIOD	ENDING BALANCE THIS PERIOD
<b>Checking</b>		
Bankruptcy Business Checking 000312096996166	7,793.65	0.00
<b>Total</b>	<b>\$7,793.65</b>	<b>\$0.00</b>
<b>Savings</b>		
Bankruptcy Business Money Market 000312096996165	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL ASSETS</b>	<b>\$7,793.65</b>	<b>\$0.00</b>

All Summary Balances shown are as of November 28, 2008 unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, you will receive separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy.

33631130020010011016

November 01, 2008 through November 28, 2008

Primary Account: 000312096996165

**BANKRUPTCY BUSINESS MONEY MARKET**07-72443 KARSTENDIEK STEVEN L  
DEBTOR

Account Number: 000312096996165

**SAVINGS SUMMARY**

	INSTANCES	AMOUNT
Beginning Balance		\$0.00
Ending Balance	0	\$0.00
Interest Paid Year-to-Date		\$15.35

This account earns interest daily and the current interest rate is 0.10%.



November 01, 2008 through November 28, 2008

Primary Account: 000312096996165

**BANKRUPTCY BUSINESS CHECKING**07-72443 KARSTENDIEK STEVEN L  
DEBTOR

Account Number: 000312096996166

**CHECKING SUMMARY**

	INSTANCES	AMOUNT
Beginning Balance		\$7,793.65
Checks Paid	4	- 7,793.65
Ending Balance	4	\$0.00

**CHECKS PAID**

CHECK NUMBER	DATE PAID	AMOUNT
103	11/03	\$7,604.11
104	11/13	6.80
105	11/05	152.83
106	11/04	29.91
Total Checks Paid		\$7,793.65

**DAILY ENDING BALANCE**

DATE	AMOUNT
11/03	\$189.54
11/04	159.63
11/05	6.80
11/13	0.00




May 31, 2008 through June 30, 2008

Account Number: 000312096996165

ACCOUNT # 000312096996165  
KARSTENDIEK STEVEN L  
07-72443

IMAGES

<b>JPMORGAN CHASE BANK, N.A.</b> 2 New York Plaza, 17th Floor, New York, NY 10038		<b>VOID AFTER 90 DAYS</b>		1001 1-2/210
<b>CASE</b> 07-72443 MD 312096996165	<b>Debtor</b> KARSTENDIEK, STEVEN L	<b>VTD #130420</b> JAMES E STEVENS 6831 STALYER ROCKFORD IL 61108		
<b>DONOR PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06-04-2008 FOR</b> CASE 07-72443, personal payment bond #016018067				
		<b>Date</b>	06/04/2008	\$ .....11.29
---Eleven Dollars and 29/100				
<b>Pay to the Order of</b> INTERNATIONAL SURETIES, LTD. 210 BARONNE STREET, SUITE 210 NEW ORLEANS LA 70112				
 JAMES E STEVENS				
#00001001# #021000021# 312096996165# /0000001129/				

004780920744 JUN 10 #0000001001 \$11.29

211 1347 24 6336097808	INTERNET 0220505099	INTERNATIONAL SURETIES, LTD. 210 BARONNE STREET, SUITE 210 NEW ORLEANS LA 70112	GLOBAL SURETY, LLC JPMorgan Chase Bank 211 1347 24
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004780920744 JUN 10 #0000001001 \$11.29



18431130020010011220

2025 RELEASE UNDER E.O. 14176

ACCOUNT CREDIT 4989  
X PAY TO THE ORDER OF  
ALPINE BANK 071922307  
ROCKFORD, IL  
FOR DEPOSIT ONLY  
BARRICK, SWITZER, LONG,  
BALGLEY & VAN EYRA, LLP  
ATTORNEYS AT LAW  
700459315

005780203911 OCT 31 #00000000102 \$1,889.46

[illegible]

005780203912 OCT 31 #0000000101 \$1,598.00

2025 RELEASE UNDER E.O. 14176

INCREASE CHECKS HERE  
 PAY TO THE ORDER OF  
 ALPINE BANK 071923307  
 ROCKEORD, IL  
 FOR DEPOSIT ONLY  
 BARRICK, SWITZER, LONG,  
 BALSLEY & VAN EVERA  
 ATTORNEYS AT LAW  
 7700 ALPINE DRIVE, ROCKEORD, IL 60422

005780203912 OCT 31 #0000000101 \$1,598.00

01MORCORG CHASE BANK, N.A.  
VOID AFTER 90 DAYS  
JANES STEVENS  
107-1-1270  
101

74856.000  
KARSTENBEEK, STEVEN L  
11209096616  
07-2241166  
Deposited paid 120 0000 on 01, 198 00, Amount of 198 00 (Three Eight Five Dollars)  
Backcheck

---One Thousand Five Hundred Fifty-Six Dollars and 00/100  
Date 10/30/2008 \$ \*\*\*\*\*1,598.00  
JANES STEVENS  
ROCKFORD, ILLINOIS

BARBICK, SWITZER, LONG, DALISLEY & VAN EYLA  
4831 STALTER DRIVE  
ROCKFORD IL 61108

JANES STEVENS

00000010101 012 2100002 013312029696961555

## IMAGES

07-72443

ACCOUNT # 00031209696166  
KARSTENDIEK STEVEN L

October 01, 2008 through October 31, 2008  
Primary Account: 000312096996165



30831130020010011209



## IMAGES

ACCOUNT # 000312096996166  
KARSTENDIEK STEVEN L  
07-72443

[illegible]

008380768146 NOV 03 #0000000103 \$7,604.11

X Keweenaw Creek Trust funds  
 - day of 2021 only -  
 O'Keefe  
 10/26/2021

008380768146 NOV 03 #0000000103 \$7.604.11

[illegible]

005580236834 NOV 13 #0000000104 \$6.80

04-09-0289 1P50 11/12-2003  
BIRMINGHAM B & T  
2071925521X  
MAIL ROOM/10/10/11 IL  
BIRMINGHAM 34 001  
11/10/03  
0200000477

November 01, 2008 through November 28, 2008

Primary Account: 000312096996165

ACCOUNT # 000312096996166  
KARSTENDIEK STEVEN L  
07-72443

VOID AFTER 90 DAYS 105

07-72443 MM KARSTENDIEK STEVEN L  
312096996166

Dividend paid 2.77% on \$5,510.79, Check # 5, 5 and \$5,510.79, Reference: 289500553

Date 10/30/2008 \$ \*\*\*\*\*152.83

---One Hundred Fifty-Two Dollars and 83/100

Pay to the Order of LYNX Funding LLC its successors and assigns as assignee of Capital Recourse Capital Services, PO Box 10587 Greenville SC 29601-0587

JAMES E. STEVENS

000000105 00210000210312096996166

007680399004 NOV 05 #0000000105 \$152.83

VOID AFTER 90 DAYS 106

07-72443 MM KARSTENDIEK STEVEN L  
312096996166

Dividend paid 2.77% on \$1,078.31, Check # 6, 6 and \$1,078.31, Reference: 289500553

Date 10/30/2008 \$ \*\*\*\*\*29.91

---Twenty-Nine Dollars and 91/100

Pay to the Order of Federated Financial Corp of America 30955 Northwestern Highway Farmington Hills MI 48334

JAMES E. STEVENS

000000106 00210000210312096996166

003180711172 NOV 04 #0000000106 \$29.91

VOID AFTER 90 DAYS 106

07-72443 MM KARSTENDIEK STEVEN L  
312096996166

Dividend paid 2.77% on \$1,078.31, Check # 6, 6 and \$1,078.31, Reference: 289500553

Date 10/30/2008 \$ \*\*\*\*\*29.91

---Twenty-Nine Dollars and 91/100

Pay to the Order of Federated Financial Corp of America 30955 Northwestern Highway Farmington Hills MI 48334

JAMES E. STEVENS

000000106 00210000210312096996166

003180711172 NOV 04 #0000000106 \$29.91